

Information to identify the case:

Debtor 1	<u>Jill B Vitale</u>	Social Security number or ITIN	xxx-xx-9388
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	15-23628-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jill B Vitale

6/10/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of New JerseyIn re:
Jill B Vitale
DebtorCase No. 15-23628-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 23

Date Rcvd: Jun 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2020.

db
515633993 +Jill B Vitale, 81 Cardinal Drive, Jackson, NJ 08527-3173
515633994 +AcB Receivables Mngmt, 19 Main St, Asbury Park, NJ 07712-7012
515633994 +Centra State Healthcare Systems, P.O. Box 838, Mahwah, NJ 07430-0838
515633995 #+Central Jersey Emergency Medicine Assoc., P.O. Box 808, Grand Rapids, MI 49518-0808
515633996 +Cntl Jer Adj, 201 Central Ave, Westfield, NJ 07090-2151
515633997 +Freehold Area Radiology, P.O. Box 6548, Freehold, NJ 07728-6548
515856537 LVNV FUNDING LLC C/O SHELLPOINT MORTGAGE SERVICING, PO BOX 10826, GREENVILLE SC 29603-0826
515633998 +Med-Trans Air Medical Transport, PO Box 708, West Plains, MO 65775-0708
515634000 +Meridian Laboratory Physicians, P.O. box 60280, North Charleston, SC 29419-0280
515634001 +Meridian Pediatric Assoc., P.O. Box 416768, Boston, MA 02241-6768
515634002 +Monmouth Ocean Hosptial Service Corp., 4806 Megill Road, Suite 3, Neptune, NJ 07753-6926
515888346 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury,
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
515634004 +Shellpoint Mortgage Se, 55 Beattie Pl Ste 110, Greenville, SC 29601-5115
515634005 +Southern Ocean Med GRP P.C., P. O. Box 416289, Boston, MA 02241-6289
515884991 +State of New Jersey, Department of Treasury, PO Box 002, Trenton, NJ 08625-0002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 10 2020 23:58:29 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 10 2020 23:58:27 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

lm +E-mail/Text: jennifer.chacon@spservicing.com Jun 10 2020 23:59:03
SPS Mortgage/Deutsche Bank, PO Box 65250, Salt Lake City, UT 84165-0250
516101542 +EDI: IRS.COM Jun 11 2020 05:28:00 IRS, POB 4346, Philadelphia, PA 19118-8346
515652895 +E-mail/Text: bankruptcyreports@wakeassoc.com Jun 10 2020 23:58:52 Med Trans Fresh,
c/o Wakefield & Assoc., Inc., 830 E. Platte Ave., PO Box 58, Fort Morgan, CO 80701-0058
515633999 E-mail/Text: Meridianbankruptcy@hackensackmeridian.org Jun 10 2020 23:58:49
Meridian Health Pt Pymt, PO Box 417140, Boston, MA 02241-7140
515634003 +E-mail/Text: jennifer.chacon@spservicing.com Jun 10 2020 23:59:03 Selet Portfolio Servicing,
Po Box 65250, Salt Lake City, UT 84165-0250
515634006 +E-mail/Text: bankruptcyreports@wakeassoc.com Jun 10 2020 23:58:52
Wakefield & Associates Inc., Po Box 58, Fort Morgan, CO 80701-0058

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515884990* +Internal Revenue Service, PO Box 9012, Holtsville, NY 11742-9012

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 23

Date Rcvd: Jun 10, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Kevin Gordon McDonald on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY ON BEHALF OF
FINANCIAL ASSET SECURITIES CORP., SOUNDVIEW HOME LOAN TRUST 2007-WMC1, ASSET BACKED CERTIFICATES,
SERIES 2007-WMC1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
William H. Oliver, Jr. on behalf of Debtor Jill B Vitale court docs@oliverandlegg.com,
R59915@notify.bestcase.com

TOTAL: 5